



e-News

Monday, 6th October 2025

Newsletter No 179

The Payday Super Shift: What You Need to Know



The Australian government is introducing a major change to superannuation payments. Here is a summary of the most crucial information about the move to "payday super" and how it affects both employees and businesses.

- **What is Payday Super?** It's a new system that requires employers to pay superannuation contributions at the same time as an employee's salary and wages, rather than quarterly. The payment must be received by the employee's super fund within seven days of payday.
- **When is it Happening?** The new rules are scheduled to take effect *from July 1, 2026*.
- **Employee Benefits:**
 - **Faster Investment:** Contributions will be invested sooner, allowing for more time for compounding returns to grow retirement savings.
 - **Increased Transparency:** Employees can more easily track and monitor their contributions, making it simpler to spot any missing or late payments.
 - **Reduced Unpaid Super:** The more frequent payment schedule is designed to help the ATO detect and recover unpaid superannuation more quickly.

- **Employer Challenges:**

- **Cash Flow:** Businesses, especially SMEs, will need to manage their cash flow more carefully as they will no longer be able to hold onto super funds for up to three months.
- **Compliance:** The shift requires businesses to update payroll systems to handle the increased frequency of payments.
- **Stricter Penalties:** The ATO is introducing stricter penalties for non-compliance, including interest and administrative charges, which are often not tax-deductible.

- **What Employers Should Do Now:**

- Start reviewing your payroll systems and processes to ensure they can handle more frequent payments.
- Consider how the change will impact your business's cash flow and begin to budget accordingly.
- Look into alternative clearing house providers if you currently use the ATO's Small Business Superannuation Clearing House, which is being retired.
- Communicate with your team and financial advisors to ensure a smooth transition before the 2026 deadline.

In Other Bookkeeping_BAS News...

Can I Claim the GST on That page updated: Some new information has been updated in relation to container deposit schemes.

Next BAS due date: The next quarterly BAS for **July to Sept 2025**, is due by **25th November 2025 if lodged online by a tax professional or in Online Services for Business**. If you are receiving a paper BAS and are not an active STP reporter, the BAS is due by **28th Oct 2025**.

Next IAS due date: The October 2025 Business Activity Statement is due by **21st November 2025**.

Next Super due date: The Q1 2025-26 SG is due **by 28th October 2025**.

7 Common Mistakes when Managing Allowances & Deductions: [See this post by Aust Payroll Association.](#)

Luxury Car Tax Threshold FY26: From 1 July, the luxury car tax threshold will remain at \$91,387 for fuel-efficient vehicles and \$80,567 for all other vehicles. The car limit threshold will also remain at \$69,674. See [here for further details](#).

ATO Super Clearing House to close: The SBSCH is closing on 1 July 2026. Read [more here](#) from the ATO.

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GST registration is mandatory in certain situations. Find out if you should register or not in this blog.



Victorian Land Tax Changes: What Home-Based Businesses Need to Know

If you run a business from your home in Victoria, you might now be liable for land tax on your Principal Place of Residence (PPR).

HOW TO

Bookkeeping Resource

Fully Serviced Novated Leases – How to Set up in Xero

In this blog I will show you how to set up a fully serviced novated lease for a motor vehicle in Xero.



The Right to Disconnect: A New Standard for Work-Life Balance

For small business employers and their employees, Australia's new **Right to Disconnect Laws** became effective on **August 26, 2025**. Learn more in this blog.

e-BAS Accounts

PO Box 3128

Grovedale VIC Australia 3216

1300 660 655

louisem@e-bas.com.au



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